Defined Contribution Plan
Participant Handbook

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Who is MERS?

The Municipal Employees' Retirement System (MERS) of Michigan is an independent public nonprofit organization that has partnered with Michigan municipalities for more than 65 years, helping them provide safe, secure retirement plans for their employees.

Today MERS proudly counts nearly 100,000 participants all across the state, many of them your friends and family, neighbors and coworkers. MERS members are police officers and firefighters, lawyers, librarians and more, located everywhere from Marquette to Marshall, and plenty in between.

MERS Retirement Board

MERS is administered by a nine-member Retirement Board, made up of representatives from municipalities at the employer, employee, and retiree level, and the general public. It has the fiduciary responsibility for the investment of assets and oversees the System.

The Board appoints the Chief Executive Officer, who manages and administers MERS under the supervision and direction of the Board. The Board also oversees the MERS Plan Document, which governs the benefit provisions of your plan.

myMERS Online Account Access

With myMERS, you can access your MERS plan(s) 24 hours a day, seven days a week for account details, statements, beneficiary information, publications, forms, calculators and much more.

Join the thousands of MERS participants who are already enjoying the benefits of myMERS. To get started, visit the "Account Access" section on mersofmich.com.

A Closer Look at Defined Contribution

The MERS Defined Contribution Plan is a qualified retirement plan under Section 401(a) of the Internal Revenue Code. This plan (also known as a governmental money purchase plan) allows you and your employer to make pre-tax contributions to your individual account that accumulates tax-deferred.

If you are like many of our members, this plan is an important source of your retirement income. All of your contributions and your employer's contributions are deposited into your individual account, and are invested under your direction. Your future retirement benefit is determined by your account balance, which is affected by how much is contributed, the performance of your investments, and how many years you are invested.

Understanding the Defined Contribution Formula

This is your retirement plan — understanding how to make this benefit best work for you is very important. Let's look at the steps involved for creating your investment portfolio, and how the Defined Contribution Plan actually works.

This is the Defined Contribution Formula:

Employer Contributions + Employee Contributions + Earnings or Losses in the Market − Fees **$ Account Balance**

We'll explain each part of this formula on the following pages.

Contributions

The MERS Defined Contribution Plan is sponsored by your employer, meaning it is a benefit provided by your municipality. A contribution formula is generally a fixed dollar amount or a percentage of your compensation determined by your employer. Here is a look at each type of contribution MERS offers.

Employer Contributions

Your employer's contributions are made on a pre-tax basis. This means contributions are not considered compensation at the time they are made, and are not taxable until they are withdrawn from the plan. The three contribution formulas permitted under the plan are:

1. Fixed dollar or percentage, without any required employee contributions.
2. Fixed dollar or percentage, with required employee contributions.
3. Fixed percentage of employee contributions is matched.

Employee Contributions

Mandatory Employee Contributions

If your group has a fixed dollar or required percentage for mandatory employee contributions, then you are required to make the specified contributions to the plan. While you are actively working, you cannot suspend your contributions.

If your group has a match contribution type (where the amount your employer contributes is tied to the amount you contribute), then you will elect your amount of contribution at the time of your enrollment. Mandatory contributions may not be changed or stopped. These mandatory contributions will be picked up by the employer so that they are pre-tax. They are subject to Social Security FICA taxes.

Voluntary After-Tax Contributions

You may be able to make additional after-tax contributions through payroll deduction. Your after-tax contributions are voluntary, meaning you may start or stop them at any time. As long as you don't exceed the maximum contribution level (see *page 7*), you can put in up to 25% of your salary.

If you would like to have after-tax contributions withheld from your payroll, please talk with your employer.

The "Saver's Credit"

If you make voluntary, after-tax contributions to your Defined Contribution Plan, you may be eligible for a tax credit called the "Savers Credit." Please contact your personal tax advisor for more information.

Example

Mary J. Doe works for the City. Mary's group has a 4% employer contribution, with an additional 3% employer match available. Mary wants to take advantage of her employer's match, so she elects to voluntarily contribute 3% of her $1,500 bi-weekly gross salary ($45) pre-tax to qualify. Her pre-tax contribution of $45, plus her employer's base 4% and matching 3% ($105), bring the total to $150 deposited bi-weekly into her Defined Contribution Plan account.

Benefits of Pre-Tax Contributions

Here's an easy example: Let's say you put $100 in your Defined Contribution account each month. Your paycheck only decreases by about $60-$80 per month in net pay. Of course, this is only an example – the exact amount would depend on your salary and tax bracket. But as you can see, it's a pretty good benefit.

Maximum Contribution Limits

The Internal Revenue Service allows for a **maximum annual contribution limit** (total of both employer and employee contributions), which is the lesser of:

- Up to 100% of your gross compensation (minus your pre-tax contribution)
- No more than the IRS allowed annual limit on contributions. This amount may change from year to year because it is indexed for inflation. Please visit *www.irs.gov* for the most current information.

In addition to the maximum contributions that may be deducted, the IRS has a limit on the amount of wages that contributions may be deducted from. This wage limit is also reviewed annually. Please visit *www.irs.gov* for the most current information.

! Internal Revenue Code Section 415(c) limits contributions on behalf of each participant in all qualified Defined Contribution plans. Please visit *www.irs.gov* for the most current information. Contributions to a 457(b) account do not count toward this limit.

Rollovers – Combining Your Retirement Plans

Your MERS Defined Contribution Plan account will accept rollovers from eligible plans. A **rollover** is when you move your money from one qualified retirement plan into another qualified plan. Plan rollovers allow you to consolidate your savings under one plan. Typically, people consider combining accounts from different employers before retirement or after changing jobs.

The following plans would be eligible for rollover into your MERS Defined Contribution Plan account:

- Distributions from a qualified plan (401[a], 401[k] etc.). Your MERS Defined Contribution Plan is a 401(a) plan
- A tax sheltered annuity contract (403[b]); offered by nonprofit organizations, such as school systems or hospitals
- Eligible deferred compensation plans (457[b]), such as the MERS 457 Program
- An individual retirement account (408[a], 408[b], Traditional or SIMPLE IRA)

The *Rollover Guide* can help you determine if your plan can rollover to MERS Defined Contribution Plan.

If you roll over one qualified plan directly to another qualified plan, you do not have to pay any federal income tax on the amount you roll over. Your money will continue to grow tax-deferred until you start to make withdrawals.

What are the benefits for you if you roll over your funds to MERS?

- MERS average fees may be lower
- Access to MERS investment expertise and funds
- You will receive information and service from one plan

MERS Investments

The MERS Defined Contribution Plan is an invested account, meaning you take an active role in determining your financial goals, making investment choices and monitoring your portfolio. The decisions you make today will affect the results you see tomorrow.

The MERS Investment Menu is simplified into three categories to help you find the investment mix that best meet your investment style.

1

"Do it for me"

The **Retirement Strategies** are a simplified way to invest. These options are fully diversified, professionally managed, and automatically adjust over time as you get closer to retirement.

2

"Help me do it"

These **Premium Selected Options** were actively chosen for you by MERS. Here you have access to pre-built portfolios that MERS helps you manage by monitoring the investment managers and rebalancing the portfolio quarterly. It also gives you access to selected funds to help you build your own portfolio.

3

"I'll do it myself"

The **Self-Directed Brokerage Account** gives you access to funds outside of MERS Investment Menu. The available investments under this window have not been reviewed by MERS. You are solely responsible for determining the appropriateness of the investment options.

Additional Information

You'll find additional information on our website, as well as forms, benefit calculators, and helpful tutorials.

You can also contact MERS Service Center weekdays by calling 800.767.MERS (6377).

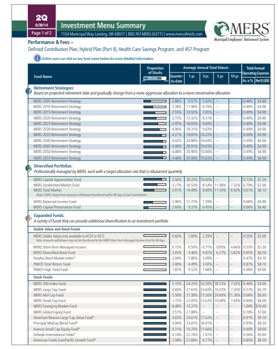
Investment Oversight — and Insight

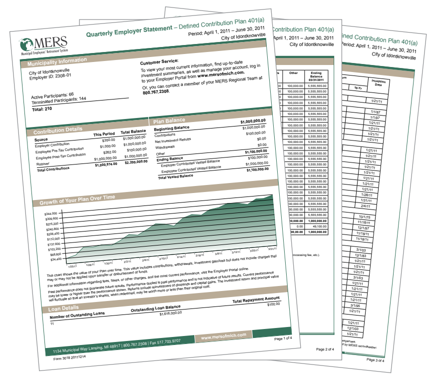
While we've made investing easier with the MERS Investment Menu, there are other ways we help you, too.

The MERS Retirement Board and Office of Investments provide oversight of the investment lineup, actively choosing and monitoring the fund menu, investment managers and index funds available to you. We review our investment menu on a regular basis and changes are made if appropriate. If a fund is removed, you will be given at least 30 days notice before the change.

You'll also find some insight in the *Understanding the MERS Investment Menu* publication, which offers a closer look at each of the investment sleeves, instructions on changing your investment selections, glossary and more.

In addition to the account statements we send you quarterly, another important publication we offer is the *MERS Investment Menu Summary,* which details the performance and fees of each of our funds. The summary is updated on a quarterly basis, making sure you have the most up-to-date investment information. You can download a copy of the publications on our website or myMERS, or call us to have them sent to you.





Making Investment Changes

With myMERS (log in at *www.mersofmich.com*), you have access to your MERS Defined Contribution Plan account anytime. By creating a free myMERS account, you can make investment changes to your MERS Defined Contribution Plan, track fund performance, download forms, as well as many other useful benefits.

Vesting

Being vested means that when you terminate employment, you will be eligible to withdraw your *employer's contributions* and related earnings from your account. There are two ways to become vested – either by years of service, or by working until you reach your employer's automatic vesting age, typically 60.

Vesting by Years of Service

Vesting for Defined Contribution is based on elapsed time and uses your date of hire and date of termination to calculate service credit. You must complete 12 months of employment to receive a year's worth of service credit.

Example: If Joe Smith hires into a municipality on 10/1/2013 and terminates on 10/5/2014, he would receive one year of service. If Joe were to terminate on 9/15/2014, he would not receive a year of service.

This is the default option to calculate service credit for Defined Contribution. However, there are other options available and you will want to check with your employer to determine which method is used by your municipality.

Your employer chooses your vesting requirement. The options may vary, but may include:

- **Immediate vesting** – fully vested once enrolled
- **100% vested after predetermined year(s)** – 1, 2, 3, 4, or 5. **Example:** 0% vested in years 1-4, 100% vested in year 5
- **Graded vesting** – vesting based on a certain percentage per year of service. (Employers can select the vesting percentage for each corresponding year(s) of service, not to exceed 6 years.)
  Example: a 6-year graded vesting: 25% vested at year 1, 50% vested at year 2, 75% vested at year 5, and 100% vested at year 6.

Vesting Once You Reach Automatic Vesting Age

If you are still working when you are age 60, you will be immediately vested (unless your employer has adopted a different age requirement). This means if you terminate your employment after this age, you will be eligible to withdraw your employer's contributions and related earnings in your account regardless of the amount of service you have earned.

Vesting by Hours of Service

Your employer may have elected an hours reported method to determine service.

Example: 1,000 reported hours in a calendar year could equal 1 year of service.

Other Employment Statuses that Affect Vesting

- **Workers' Compensation** – While you are receiving workers' compensation benefits, your employer will not make contributions to your account and you will not earn service toward vesting.
- **Qualified Active Duty Military Service** – If you're enlisted as a member of the United States Armed Services, any contributions, benefits and service credit with regard to qualified military service will be provided in accordance with the Uniformed Service Employment and Reemployment Rights Act of 1994.

  You must return to work for your employer within 90 days of your discharge from active duty service to be eligible for any benefits. Upon return to work, MERS will work with your employer to adjust your account accordingly.
- **Disability or Death** – see pages 8 and 9.

Forfeiting Your Employer's Contribution Balance

If you terminate employment, you will forfeit your unvested employer contributions when:

- You withdraw your entire vested account balance, or
- A period of 12 months has lapsed since your termination date

Forfeitures will be transferred to a separate Forfeiture Account for your employer to offset any future employer contributions.

Remember: Employee contributions are always 100% vested. You must be vested at termination to withdraw your employer's contributions.

Other Service That May be Used for Vesting

There are two other types of governmental service credit you may be eligible to use to help you meet your vesting requirements: MERS to MERS, and the Reciprocal Retirement Act – also known as Act 88. If you have been enrolled in another Michigan governmental employer's retirement plan, you may be eligible to use it to help meet your employer's vesting requirement. Generally, you will be eligible if:

- Your other MERS or Act 88 retirement plan was a Defined Benefit Plan. Your employee contributions (if applicable) must remain on deposit with that plan.
- You worked for the other MERS or Act 88 governmental employer **before** your current MERS Defined Contribution employer.
- You worked for the other MERS or Act 88 governmental employer **after** your current MERS Defined Contribution employer, and you have not received any distributions from your current Defined Contribution account.
- Service cannot be concurrent – if you earn a month of service from two employers in the same month, only one of the months can be counted for vesting purposes.

MERS to MERS Service

Participants need to contact MERS at 800.767. MERS (6377) or fill out the *MERS-to-MERS Service Verification Form* to verify MERS-to-MERS time in order to include it as part of their DC service. MERS-to-MERS time will only apply before a DC distribution is taken or a forfeiture occurs, ensuring that employers will not incur future liabilities.

- You must have a minimum of one year of service credit with each MERS employer in order to combine them to meet the vesting and eligibility requirements.
- You cannot have more than a 20-year break in service between MERS employers.

Reciprocal Retirement Act ~ Act 88

- Your employer must adopt Act 88.
- You must have a minimum of 30 months of service with the employer you want to retire from.
- Any breaks in employment must meet Act 88 requirements; generally you cannot have more than a 20-year break in service between employers.

To find out if you qualify for these benefits, please contact our Service Center with your specific situation.

Death, Disability and Divorce – What Happens to Your Benefits?

Beneficiaries

One of the most important things you can do for yourself and your family is to name a beneficiary. Equally important is to make sure your information is always up-to-date in our records.

If you should die while you are working, you will become vested immediately. Your beneficiary will also be eligible to receive your account balance. Your beneficiary will retain all of the same investment privileges you have, and may elect to invest in any of the funds offered.

A spouse is always the primary beneficiary and is entitled to 100% of benefits unless he/she waives this right in writing. If you have no spouse (or your spouse waives their rights), you may choose one or more persons as your primary or contingent beneficiary. You may also choose to name a trust, estate or any legal entity as your beneficiary.

A **primary beneficiary** is entitled to your remaining account balance in the event of your death.

A **contingent beneficiary** is entitled to receive the remaining account balance in the event of your death and your primary beneficiary's death.

You can view and update your beneficiary information at *www.mersofmich.com*.

Disability

If you reach a point while actively working where you are permanently and totally disabled and unable to return to work, you may be eligible to receive your retirement benefits early with no early withdrawal penalties. The Internal Revenue Code definition of disability, Section 72(m)(7), states that "an individual shall be considered to be disabled if they are unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration." To declare disability, your physician will need to provide you with a signed letter verifying your qualification under the Internal Revenue Code definition of disability, Section 72(m)(7). When you have received this document, you will need to submit it, along with a completed *Defined Contribution Distribution Form (MD-005)*, to MERS' record keeper, Alerus Retirement Solutions. Instructions to submit these documents are located on the form. When MERS has processed your request, you will either be notified by Alerus that more information is needed or, if approved, you will receive your distribution.

Divorce

Your retirement benefit is considered marital property and your spouse may be entitled to a portion of your benefit. If you find yourself in the process of a divorce, here are some important things to consider:

1. *Download a model domestic relations order (DRO/QDRO/EDRO*)* from our website – your attorney may find it helpful.
2. Send us a copy of your proposed domestic relations order for review and approval.
3. Send us a complete copy of your Judgment of Divorce and a copy of the final domestic relations order after your divorce is granted.

** Domestic Relations Order (DRO), Qualified Domestic Relations Order (QDRO) and Eligible Domestic Relations Orders (EDRO) are specific types of court orders that divide a public employee's retirement pension. Processing fees may apply.*

Using Your Account

Withdrawals While You Are Still Working

There are two ways you may have access to your funds while you are employed – a withdrawal of voluntary after-tax contributions, or with a loan. You may elect to withdraw voluntary after-tax contributions from your plan twice per calendar year. Your earnings on these contributions are taxable and will be subject to a mandatory 20% federal income tax withholding. If you are under 59½, you'll also be charged an additional 10% penalty.

You can request a withdrawal of voluntary after-tax contributions by completing an *In-Service Withdrawal Request Form (MD-008)*.

Loans

Some MERS employers have adopted a loan provision allowing you to borrow against the pre-tax portion of your account. There are several things that should be carefully considered before taking out a loan on your defined contribution account – these are outlined in the *Defined Contribution Loan Application (MD-010)*. To see if your municipality allows loans, view your program information in the "My Account" section of myMERS. Please remember, borrowing reduces the amount of money you have invested in your retirement.

You may receive information from Alerus Financial, which has partnered with MERS to provide trading and custodial services for several of our plans, as well as banking services for plan deposits and withdrawals.

Leaving Current Employment – Knowing Your Options

Whether you're changing jobs or ready to retire, MERS offers you a variety of options when you leave your current employer. There are no deadlines for making these decisions, so take your time. Before you decide what to do with your account, you should consider the tax consequences of receiving payments based on your age, life expectancy, upcoming lifestyle changes, and your other possible sources of income. We encourage you to contact MERS or your financial advisor for more information about which option is best for your situation.

Keeping Your Account

A change in employment status doesn't require a change in your MERS Defined Contribution Plan account. You can leave your account with MERS and access it at a later time, or when you're ready to retire. By keeping your account in the MERS Defined Contribution Plan, you'll continue to receive the benefits of MERS Investment Menu, low administrative fees, and excellent customer service.

Full or Partial Rollovers

Full Rollovers

You can also choose to roll your account into another qualified retirement program or into a personal IRA account. This allows you to avoid the 20% mandatory federal income tax withholding and any early withdrawal penalties, however, you may lose your state income tax break.

Partial Rollovers

Distribution of after-tax contributions from the plan may be rolled into either a Traditional IRA, Roth IRA or to certain employer plans that accept rollovers of after-tax contributions and separately account for them. The following rules apply:

- Into an IRA – You may rollover after-tax contributions to a Roth IRA or a Traditional IRA either directly or indirectly. Once you roll over, these amounts cannot be rolled over to another qualified employer plan.
- Rollover into an Employer Plan – You may roll over after-tax contributions to another qualified retirement plan or a Section 403(b) annuity plan using a direct rollover. The other plan must separately account for amounts rolled over, including the earnings on those after-tax contributions.

Distributions that cannot be rolled over:

- Distributions spread over long periods (e.g. more than 10 years)
- Minimum required distributions once you reach age 70½ or retire, whichever is later
- Corrective distributions that exceed qualified plan limits
- Defaulted loans that are treated as taxable distributions

For more information, you should closely review the Special Tax Notice included with the Distribution forms, available on myMERS.

Note: You cannot roll over after-tax contributions from your MERS Defined Contribution Plan to a governmental 457 plan.

Withdrawing Your Account

If you leave your current employer, you can choose to begin using your account and withdrawing some or all of your money. You have a variety of distribution options, too. Penalties may apply if you leave employment before Jan. 1 of the year you turn 55.

You can begin using your account before then, but please be aware there are penalties for doing so. If you leave your employer before Jan. 1 of the year you turn 55, you must wait until age 59½ to take withdrawals without penalty.

For more information, you should closely review the Special Tax Notice included with the Distribution forms, available on myMERS.

To use the portion of your account that your employer contributed, you will need to be vested at retirement. Please read the Vesting section of this handbook on page 7 for more information.

Changing Jobs at Your Municipality

Standard Transfer Rules

Under the Standard Transfer Rules, if you transfer from one division at your municipality to another division, you must participate in the open, active plan of the new division. That means, if you're a MERS Defined Contribution participant transferring to a division with the MERS Defined Contribution or Hybrid Plans, the new division's plan will become your new retirement plan. Certain conditions apply. If you do change jobs at your municipality, you'll need to complete the appropriate transfer member certification form (Form 35 B, Form 35 C) and return it to your employer. For more information, please read the Standard Transfer Rules under the Forms section at www.mersofmich.com, or call us at 800.767.MERS (6377).

Alternate Transfer Rules

Your municipality may have adopted MERS Alternative Transfer Rules, which may offer you a choice of retirement plans. Please ask your employer for more information about what transfer rules apply.

Ready to Retire?

Requests for distributions from your Defined Contribution account are available online.

1. Login to your myMERS account
2. Choose the appropriate DC account (if you have more than one MERS benefit)
3. From the Account Overview landing page, select Distributions from the left-hand navigation
4. Choose the appropriate distribution – a full distribution or partial distribution option is available to you
5. From the amount currently available to you, check either the Maximum value (for a full distribution), or a Specified Amount (for partial distribution) – click Calculate
6. Verify that the amount you have requested in the Distribution model is correct – select Next
7. Follow next steps for accuracy, select Next
8. Review the Distribution Certification questions and acknowledge the Special Tax notice before selecting Finish
9. Review and/or Save confirmation

All Distributions are processed in the form of a check and are mailed within three to five business days from the day of request. MERS will also accept a distribution request by form, mailed to MERS record keeper for distribution. For a faster and more secure method, MERS recommends you request distributions from your online account.

Types of Distributions

There are several ways you may choose to receive payments from your Defined Contribution account – lump sum, substantially equal payments, periodic, amount certain, or period certain. Please note that all payments are taxable in the calendar year you receive the money. We are also required to apply mandatory withholding for federal or any applicable state income taxes, although in some instances you may opt out of this withholding.

Rather than taking distributions from your account, you can also elect to convert your plan to the MERS Stable Income Annuity, which helps you avoid outliving your income with guaranteed payments for life, or a period of your choice. See page 13 for more information.

Lump Sum Payments

Lump sum payments can be a full or partial amount of your account balance. In addition to a mandatory 20% federal income tax withholding from your distribution, you may be subject to a 10% early withdrawal penalty if you receive your payment in a lump sum, unless you:

- Leave your employer in the same calendar year you turn age 55 or after.
- Are at least age 59½ when you begin your distribution.
- Meet allowed IRS exceptions (disability, EDRO/QDRO, or distributions due to death of participant).

Voluntary after-tax contributions are not subject to the 20% withholding; however, the earnings on the after-tax contributions would be subject to the withholding.

Substantially Equal Payments

If you terminate your employment before the calendar year you turn age 55, you may avoid paying the 10% early withdrawal penalty by taking substantially equal payments following the 72(t) IRS guidelines. For more information, please consult your tax advisor or visit *www.irs.gov*.

Periodic Payments

Periodic payments can be made monthly, quarterly, semi-annually, or annually until your account is fully exhausted.

Amount Certain

Amount certain payments are usually an equal amount of your choosing until your account is exhausted.

Period Certain

Period certain payments are usually an equal amount estimated to exhaust over a specific time period of your choosing.

Payment choices must meet IRS requirements for required minimum distributions.

Low Balance Fee

In January, an annual $15 low balance fee will be applied to all Defined Contribution accounts with a balance of $1,000 or less for terminated participants. In addition to the distribution options listed in this section, you may also consider rolling funds into your account to increase the balance. To do so, complete and submit the *Incoming Direct Rollover form (MD-004)*.

Working in Retirement – Rehiring at Your Municipality

After you've retired from your municipality, you may want to return to work with your employer at some point.

If you rehire on or after normal retirement age (usually age 60, or as defined by your employer), you are not eligible to be re-enrolled in any MERS retirement plan upon rehire with the same employer.

If you rehire before normal retirement age, you will be placed in the active retirement plan of your new position.

These rules have no impact on your Defined Contribution distributions.

For more about these rules, please visit *www.mersofmich.com,* or call 800.767.MERS (6377).

Minimum Required Distributions

After you have terminated employment and reached age 70½, you (or your beneficiary) must begin taking minimum distributions from your plan every year. This IRS mandatory withdrawal is called a Required Minimum Distribution. Your initial distribution can be deferred until April 1 of the calendar year following the year you turn age 70½, or terminate employment, whichever is later. However, the subsequent payments must be taken by December 31 of each year.

Example: You turn age 70½ in August 2012. You defer your first required distribution until April 2013. Your second required distribution will occur by December 2013.

Your distribution is subject to income tax withholding. If you do not take your required minimum distribution when required, there is a significant IRS penalty.

MERS Stable Income Annuity – The Sustainable Retirement Solution

If you're concerned about making your distributions last throughout your retirement, MERS offers another option. The MERS Stable Income Annuity is a plan that allows you to convert your retirement account into a **guaranteed income stream** for life — or a period of your choice. There may also be the flexibility of a lump sum payment depending upon which annuity option you choose.

There are many benefits to MERS Stable Income Annuity — but best of all, we've designed it to help meet your personal financial needs. There are no costs or fees to enroll in the annuity, and there may be some favorable tax advantages. For more information or to receive an individual estimate, please contact our Service Center at 800.767.MERS (6377) or visit our website.

Detailed descriptions are available on our website at *www.mersofmich.com*.

Helping You Prepare

The road to retirement is paved with preparation, and we are here to help you. As you learn more about your plan, there are always questions and concerns that arise. We provide you with quality, unbiased educational resources so you can make thoughtful, informed choices.

Statements & Newsletters

Every quarter, you'll receive a statement detailing all your account information and the performance of your fund choices as well as useful tips and information to help you plan for a successful retirement. You can also log in to your account at myMERS to find up-to-date information about your MERS retirement at any time.

Service Center

MERS Service Center offers friendly, knowledgeable, over-the-phone assistance for a wide variety of benefit questions and issues. The Service Center staff is available weekdays at 800.767.MERS (6377).

Educational Opportunities

We offer a variety of ways to help you prepare for retirement, with educational events on important MERS topics throughout the year:

Group presentations and one-on-one consultations are available at your municipality.

Educational events are offered at different times and locations throughout the year.

Visit www.mersofmich.com for up-to-date information.

Social Media

Want to make the most out of your plan and receive tips to help you with your financial future? MERS delivers relevant news articles, helpful resources, tips and videos. Follow us today.

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